

Town of Blades OFFICE OF MAYOR & COUNCIL 20 W Fourth Street Blades, Delaware 19973-4122 (P) 302.629.7366 (F) 302.629.0199

Monday February 24th, 2014 7PM at Hardin Hall Council Workshop

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Financials & Audit 2012

Police

Ditch Work

Minutes

Present: Mayor Michael Smith, Vice Mayor Russell Joseph, David Ruff, Earl Chaffinch, Bob Atkinson

Absent: John Reiss

Mayor opened the workshop at 7pm.

Mayor introduced Danny Short with Short Insurance to present our insurance package to council.

Danny opened with an overview of our coverage and who we are covered by. Due to several claims the town's Work Comp is going up. Council was given copies of the loss runs. Loss add ratio is 1.246% due to the claims. The workplace safety credit isn't showing as of yet but will retro once completed.

Question from Ron Dejewski: actual salaries used? Yes, an audit is completed every year and actual salaries are used.

Danny went into detail about the claims.

Question from Ron Dejewski: how long do the insurance companies look back on claims? Danny stated normally 3 years but can look back further if they choose but not normally.

Danny went over the auto insurance, changes to the premiums for both the auto and general liability will save the town from \$1300 to \$1800.

Question from Starr Kulikauski: what cars are on the policy? Durango, 2 police cruisers, hummer, town trucks, town car, and the dump truck.

Question from Ron Dejewski: What if the police are removed? What would it save the Town? Just in the insurance alone over \$21,000.00.

Danny completed is presentation.



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Councilman Atkinson questioned page 5 of the 2008 audit report and 2012 report. Town Administrator will contact auditor to question.

Councilman Atkinson wants to eliminate debt. Discussion regarding how the debt should be paid down.

Changes will be made to the expense/income charts for the police grants to be more clear.

Councilman Joseph discussed the ditch work. It is recommended to not cover the ditch along W Third Street to W Second Street. The ditch along W Second behind the Haitian Church is okay if that gest the 12" pipe covered. Further discussion regarding the work to be completed.

Question from Ron Dejewski: What would it cost to have Seaford and the State come in, instead of maintaining a department? Councilman Chaffinch stated that at one time it would be \$333,000.00 for 2 officers on call basis. Discussion regarding if the town is willing to study this.

Closed Workshop at 9pm.